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Note IV.—The number of vessels registered in the United Kingdom
on the 31st December, 1844, was 23,253
Ditto Ditto 31st December, 1849, was 25,071
And of the 591 identified vessels in contact in 1845 .. 428 are recognised as
British vessels.
556 Ditto in 1849 .. 416 Ditto.

Note V.—Of the collisions above enumerated,—
164 in 1845, and 142 in 1849, occurred in the English and Irish Channels
and parts adjacent.
138 in 1845, and 134 in 1849, in the North Sea.
34 in 1845, and 31 in 1849, in the Baltic and Mediterranean, including
the Categat and Straits of Gibraltar.
46 in 1845, and 33 in 1849 in other parts.

Inasmuch as a reluctance to report accidents of this character is induced by the law that renders the owner responsible to the extent of the value of his ship and her freight, for any damage occasioned to another vessel by the negligence or want of nautical skill of the captain and crew, many collisions are probably never reported at all. The foregoing Statements must therefore be considered with due attention to this circumstance.

Foreign Intelligence.

FRANCE.—*Life Assurance Companies in France.*—It is worthy of remark that the Assurances of Sums payable on the death of the party assured were the kind first introduced into France; and though they have not increased so rapidly as might be expected, they have nevertheless made a very steady progress. Assurances of deferred sums or survivorships, however, though in most cases they only bear date so recently as 1841, have met with a much greater portion of public favour, and were beginning to be still more rapidly multiplied, when they met with a temporary check in consequence of the events of 1848. M. Dubroca, the talented author of the *Revue des Assurances*, in his last number, enters into some enquiry into the cause of the different estimation in which the two classes of Assurances were held, and he concludes that there is no reason to be given but the negligence of the Companies themselves. Even in 1846 there were only three Companies which granted Assurances payable on death, and although their business was conducted with honour and good faith, their agencies were few, and by no means zealously supported. Assurances payable during the lifetime of the party assured, however, were advocated with so much activity and eloquence, that within five or six years nearly 400,000 policies were granted, assuring sums of nearly 400,000,000 fr. (£16,000,000—average £40 each.) The enterprising spirit which could accomplish so much in so short a time, is evidently capable of being diverted into the neglected channel of Assurances payable on death, with no less advantage to the French public than to those existing Proprietary French Companies which may be disposed to adapt themselves to the required changes, and allow the assured to participate in a share of the profits, as in the Mixed Companies in Great Britain. If not, it is probable that some of the British Companies may take advantage of so favourable an opportunity for opening up a new field for enterprise, and making use of the agency of one or the other established Companies in France, either Fire or Life, commence

operations amongst a people whose remarkable energy, when once directed to a useful object, may be judged from the fact that within the short period of 30 years they have, in the business of Fire Insurance, far outrivelled Great Britain, with all her boasted spirit, activity, and resources in upwards of 100 years. The greater part of the Fire Insurance Offices in France have been established since 1819, and within that recent period the business has been so actively pressed, that the sums insured against Fire in the year 1848, by 14 Proprietary Companies in France, amounted to nearly £929,000,000 sterling, and including the Mutual Companies, to £1,320,000,000 sterling; whilst the total in the same year, insured by 62 Companies in Great Britain and Ireland, was only £811,000,000. The total sums insured by the five oldest Companies in France, established only between the years 1819 and 1829 were nearly £631,000,000, whilst the six oldest Companies in England, established between 1696 and the end of 1720, give returns amounting only to little more than £243,000,000. This is sufficient proof that the neglect in France of Life Assurance as practised in England, can arise from no lack of energy or enterprise, but only from the French public not having yet had their attention turned to the advantages which are here so much more fully recognized.

The following Table, taken from M. Dubroca's work before referred to, shows the general position of the Tontine Associations in France, from 1841 up to the 31st December, 1849, with the number of policies, the amounts assured, the total of their investments, and the annual income arising therefrom.

Names of the Associations.	Number of Policies.	Amount of Ditto.	Total Investments.	Annual Income from Ditto.
La Caisse Paternelle	57,276	£ 3,107,792	1,116,514	£ 52,078
La Nationale	18,632	1,823,935	934,222	42,393
La Prévoyance	59,268	2,326,559	646,317	29,629
L'Équitable	61,030	2,292,257	545,558	25,322
La Caisse des écoles et des Familles	54,628	1,750,324	536,014	25,045
La Providence des Enfants	25,066	915,119	367,501	17,021
La Concorde	21,659	799,027	250,605	12,033
L'Economie	30,642	1,011,148	203,455	8,619
La Minerve	44,667	1,058,358	169,187	8,063
Le Conservateur	8,707	232,457	70,789	3,444
L'Européenne	4,909	184,202	54,814	2,555
L'Urbaine	2,386	124,224	21,658	969
Le Phénix	1,587	98,084	26,321	1,167
La Providence	1,986	89,324	26,802	1,354
Le Soleil	928	31,671	4,332	182
La France	1,320	50,878	10,284	542
La Mélusine	283	9,253	2,217	109
L'Aigle	341	12,833	1,661	65
	395,315	15,917,443	4,988,251	230,590

Government tax proposed to be levied on the French Fire Insurance Companies for the Corps of "Pompiers."—It has recently been proposed to levy a tax of 1 centime per 1000 fr. of sums insured against Fire in

France, to be applied to the corps of Pompiers. Assuming the amount of Insurances to be about the same as in 1848, this tax would amount to 230,000 fr. (£9,200) from the Proprietary Companies, and about 70,000 fr. (£2,800) from the Mutual Company, together about £12,000 per annum. It is computed that the annual losses sustained by these Companies amount on the average to 15,000,000 fr. (£600,000), and the reports of the various Companies show, that for the last 20 years the average of each loss was about 1000 fr. (£40), and the average number of losses about 15,000. Consequently such a tax would for every loss require a contribution of 20 fr. (16s.) from the Companies, and the imposition of the tax was accordingly resisted by them on the ground of its being inadequate, if intended to encourage the zeal and devotedness of that valuable body of men for the safety of the public, since the rewards which were already offered freely to all citizens were at the least 25 fr., and frequently 500 fr., whilst occasionally even 1000 fr. had been granted, according to the importance of the service rendered. It was also contended that such a tax would be unjust, because as there were 37,000 communes, and only 7000 which possessed the advantage of the Government service of "pompes" and "pompiers," and more than half of these in which the organization of the corps was worse than useless; it was in fact obliging the Companies to pay for assistance which they never received, and so far depriving them of the means of compensating those whose services were really valuable. In fine, it would be to lay a tax upon the provident members of society and compel them to pay more than their share to save the improvident from loss. To show how the efficiency of the corps varies in different places, it is pointed out that in Paris, where the houses are almost always paneled with wood, the premium for Insurance is only 15 to 20 cents. per 1000 fr. (4d. to 5d. per £100); at Lyons, where the houses are mostly built of granite, and with stone staircases up to the top, the premium is about double; and at Marseilles, where the houses are constructed in a similar manner as in Lyons, but with the additional advantage of the floors being covered with tiles instead of wood, the premium is so high as 50 cents. per 1000 fr. (1s. per cent.), the difference depending entirely on the superior organization of the service of the "pompiers" in the first as compared with the other two places. These reasons or others appear to have had weight with the Commission charged to examine the measure, and they decided to reject the proposition.

BELGIUM.—*Report on Government Insurance.*—It appears from the official Reports, that for more than three years a very important subject has occupied the attention of the Government or the Minister of Finance in Belgium, being no less than whether the State should undertake a general system of Insurance for the kingdom, or leave it to the enterprize of individual capitalists, or companies. It was represented that the profits arising from Insurance were so great, as to afford a large and increasing revenue from these sources, without the odium of direct taxation, and with great advantage to the people. On the 27th December, 1846, a Special Commission was appointed to enquire into the ministerial project, and the Commission appeared disposed to favour the adoption of these views. Accordingly, notwithstanding a change in the ministry

in the department of Finance, (the new minister, M. Veydt, not being deemed so eager for state monopoly as M. Malou who preceded him), a project of law was adopted by the Commission, at the end of the year 1847, in the first article of which it was proposed that "a general system of Insurance against fire, hail, and mortality amongst cattle, should be undertaken by the State."

But the Commission had omitted to enquire at what cost to the public treasury such a law could be carried into effect, or whence the profits were to arise, which some had ventured, without information, to set at so high a figure as £400,000. The Minister of the Interior, therefore, referred the subject to the Central Committee of Statistics, and the Minister of Finance, in like manner, engaged in the enquiry the services of able and experienced men in his department. The result has been, that the question is finally disposed of by the rejection of the plan as a State measure. The report of M. Frère-Orban, the Minister of Finance, founded on the information thus obtained, would be well worthy of a complete translation, containing, as it does, a full examination of the relative advantages and disadvantages of such a scheme. The subject deserves the greater attention as a somewhat similar project was entertained, about two years since, in France, and only repelled by the determined opposition of the Companies, and the talents, experience, and energy of M. Dubroca, who was chosen on that occasion to represent their interests. The Report of the Belgian Minister is of too great a length to be produced *in extenso*, but some of the facts and figures, and the reasonings, will be useful for future reference, and for exhibiting the present state of Insurance in Belgium.

At the first meeting of the Commission, M. Malou, the President of the Commission, estimated the net produce of the Insurances to the State at about £160,000; but M. Orban contended that to obtain such a net revenue, the gross produce should be £400,000 at least. Several writers, considered as of some authority, computed that from £200,000 to £400,000 was by no means an improbable revenue, and in one paper, to which the minister appears to attach some credit by quoting it, the Government is recommended to consider the last amount as the minimum, and that even £800,000 would not be an exaggerated probability. These discrepancies had induced him to confide to a Commission, composed of the heads of various departments—men whose names and stations are a guarantee of their fitness for the duties imposed upon them—a thorough investigation of the question in all its bearings, but especially as to the financial part which had been most imperfectly considered in previous enquiries.

The former Commission had admitted into their Report the question of Insurance against fire, hail, and the mortality of cattle. The Insurances against fire might be further distinguished under the heads of buildings, furniture, merchandize, and crops after they are removed from the ground and placed in granaries.

The Insurance of merchandize and gathered crops he considers must be placed out of the question of State enterprize for various reasons, amongst which he enumerates the uncertainty of finding suitable agents to estimate their value, or the difficulty in the mode of valuation of a large warehouse or manufactory, the constantly

changing character of their contents, the depreciation in the value of articles depending on fashions or the caprice of the day, or the removal of articles after Insurance, with the criminal purpose of setting fire to the building insured, with its contents.

Insurance against Hail.—This he considers liable to equal objection, from the impossibility of establishing common rates applicable to the varied products of a country, meadow and corn lands, potatoes, vines, &c., the risk of adjoining fields, the product of which may be so unequal in value, being injured by the same storm; the mode of valuing a partial destruction of crops, the equalization of premiums, since there are some parts of Belgium which are scarcely ever touched by hail, and other parts where its ravages are frequent and severe. He doubts whether the proposition made by the commission recently appointed to examine a similar question in France, viz., to charge a premium of 35 cents. on the capital represented by the property tax, with an indemnity of four-fifths of the estimated value of the damage, and a reservation that where in the case of one and the same individual, the losses do not amount to 10 per cent., or do not equal 10 fr., no indemnity should be granted, would be accepted by the agriculturists of Belgium.

Insurance of Cattle.—The minister concludes against the practicability of such insurance by the State on the ground of similar difficulties as were likely to affect the last two subjects. The varying value, the nicety of calculation required to fix the sum which ought to be paid, when, in some cases, the loss might be caused by the carelessness of the proprietor, and in other cases might occur by epidemics, in spite of the utmost vigilance and skill,—the difficulty of proving what was the cause of death, and lastly, the uncertain manner in which epidemics spread, one district being exposed to severe losses, whilst another is entirely free, are stated as some of the arguments which might be fairly urged against the project. In the French scheme to which he had before alluded,—the premium proposed was $1\frac{1}{2}$ per cent.* of the estimated saleable value, and it is questioned whether the benefit proposed is sufficient to compensate for so great a sacrifice.

Fire Insurance.—The Minister does not perceive the same obstacles in this part of the subject as in the others above named, and he accordingly enters upon the general enquiry how far it would be profitable for the State to undertake this branch of Insurance. In the course of his remarks he endeavours to form an estimate of the insurable property in houses and furniture in Belgium, by different modes of valuation, of which it may be desirable to preserve the principal facts and conclusions.

After pointing out the distinction between the assurable value, the saleable value, and the tenant's value, or registered income, he approximates to the total value, thus—

* In the Report of the Agriculturist Cattle Insurance Company for 1849, Mr. Riley the able Actuary who had been consulted, stated that from the average of the business for 4 months, July to October inclusive, which had been placed in his hands, he had formed the conclusion that the losses would be about $1\frac{3}{4}$ per cent. on the risks, or 50 per cent. on the premiums, and that from the accounts for six months longer, the average of the ten months had been found to be about $1\frac{1}{2}$ per cent.

The net registered income from property in houses on the 31st December, 1847, was £1,918,227, viz.:

Income from houses—Town	£892,000
" Country	£804,000
Income from Manufactories—Town	£120,000
" Country	£102,227
	<hr/>
	Total..... £1,918,227

Adding to this net revenue, the amount abated according to law, we shall obtain a gross revenue of—

In Town	£1,369,320
In Country	£1,225,320
	<hr/>
Total.....	£2,594,640

Men well qualified to give a fair judgment consider, that on an average, for the 86 towns of the kingdom, the gross registered income, or the tenant value, represents 7 per cent. of the insurable value, and for the rural communes, the average would be 3 per cent. Assuming this per centage for the above income, and making allowance for unregistered house property in the rural communes, which is computed at about half the amount of that on the Government books, and entering into various other corrections, which give the total of the unregistered property as £26,520,000, the Minister concludes that the total assurable value of buildings in Belgium may be set down at about £86,920,000. In order to confirm this result, the Minister has adopted another mode of valuation. Assuming one house, the details of which are known, to be worth for insurance the cost of construction, say £1000, bringing in a gross registered income of £48, and net £36. Such a property would pay £3 12s. for the Government tax (being 10 per cent. on the net income). The total receipts for the tax on all the buildings of the kingdom are about £200,000, and admitting that the same proportion might be assumed for all the proceeds of the tax, the assurable value of registered property in buildings would, in round numbers, be about £56,000,000, to which, adding the £26,520,000, arrived at in the valuation, the total will represent £82,520,000, or about £4,400,000 less than by the preceding mode of ascertaining the results.

The third mode which he has adopted to form a comparison with these two former statements was by taking the average of 200 buildings of different values, and in various parts of the kingdom, which had been submitted to examination, the total of which produced a net income of £3,955, and represented an insurable value of £102,454. The same proportion being applied to the net income of the whole registered property, which he has before shown = £1,918,227, would quote the value of the whole registered property rather more than £50,800,000, to which, adding the same amount unregistered as before ascertained, the total would be about £77,320,000.

Still, a fourth mode of checking the average of these results presents itself by comparing them with those in the state of the Grand Duchy of Baden, where the insurance of buildings is obligatory on the

inhabitants, and has for nearly half a century been carried on under the authority and support of the Government. The population of that State is about 1,335,000 inhabitants. The value of property in buildings assured is about £27,813,000, or an average of £20 17s. to each inhabitant. Applying the same average to the 4,337,196 inhabitants of Belgium, the result would give an insurable property in buildings of rather more than £90,000,000.

The minister therefore considers himself justified, from all these methods, in fixing the insurable property in buildings in Belgium at about £84,000,000, the mean of the different results obtained by the preceding various plans.

Furniture.—The law respecting the tax on personal property allows of a much nearer approach to correctness being obtained in this matter than in the other. Objects of art are not comprised in the taxation for personal property; but neither are they included in the risks of Insurance Companies, and therefore may very properly be omitted in a valuation made for the purposes of Insurance. The estimated value of personal property liable to the tax in 1847, was about £5,660,000, which the minister admits must be greatly under the truth. But doubling this amount, and allowing that the furniture in houses which may be too small to come under the inspection of the surveyors, and in public edifices not belonging to the State, and industrial establishments, will produce—

Total Furniture	£18,600,000
Total Buildings	84,000,000

Total insurable against fire £97,600,000

The average of the premiums paid both in France and Belgium is 85 cents. per 1000 francs, or 1s. 9d. per cent., and it was admitted even by the former commission, that the premium to be charged by the Government should not exceed that for which private Companies could afford to undertake the risks. The commission, however, had assumed 1 per 1000 (2s. per cent.), and upon this supposition, the premium on the above total value would be £97,600.

The next question that arises is, what would be the total of losses and what would be the costs of carrying on the business?

From the enquiries made through the proper Government Departments, the mean annual value of property destroyed by fire in 1839, 1840, and 1841, was £76,220; and from 1844 to 1848 inclusive, £94,416 (the returns for the years 1843 and 1844 being deficient), or the average of the whole period = £85,318. Assuming that some of the risks may consist of other kinds of property, and also that some of the values may be a little exaggerated, it seems fair to conclude that the mean of the losses in the kingdom, and which it is proposed the Government shall insure, may be about £80,000.

As regards the expenses of the necessary establishment, the minister considers that in the first year it will be absolutely requisite to have a valuation made of the entire house property of the kingdom, and that this charge for the 800,000 inhabited and uninhabited houses in Belgium, could not be estimated at less than 800,000 francs (£32,000). He had likewise ordered an estimate to be framed, upon the most economical scale, for the annual expenses of an establishment

to carry on this extensive business, and after the most rigorous enquiry, could not set it down at less than £12,000.

Total expenses for the first year . . .	£44,000
Losses, valued as above, at . . .	80,000
Total	£124,100

Consequently, comparing this total with the estimated premium, the first year would show a loss of £26,400; and the subsequent years, a surplus of £5,600. This result is on the supposition of an annual premium of 1 per 1000. But if the average of the premiums charged by private Companies, as before stated, be only taken, the loss in the first year would be £41,040, and in each subsequent year £9,040.

A very interesting enquiry is then made into the management of these Insurance institutions by the other Governments of Europe, and it is universally the case, that in Germany, without professing to make a profit from the people, the premiums required to be paid by the Governments are much higher than those charged by the Assurance Companies of either France or Belgium, where they are carried on for speculation, and where the entire object is profit. Thus—

In Bavaria the average premium is 1·87 per 1000	3s. 9d. per cent.
Saxony	1·79 , , 3s. 1d. , ,
Wurtemberg	1·23 , , 2s. 6d. , ,
Grand Duchy of Baden	1·38 , , 2s. 9d. , ,
Prussia	2·83 , , 5s. 8d. , ,
Switzerland	2·50 , , 5s. 0d. , ,

Such are the charges made where the Governments insure buildings only, the least hazardous of the risks; and profess to derive no advantage from the system, but merely to charge their subjects the lowest cost at which they can be guaranteed from the risks. In France and Belgium, on the other hand, as we have before seen, the average premium is but 1s. 9d. per cent., which includes the full profit of the Companies, and provides for the more doubtful risks of furniture and merchandize.

Finding it so difficult for the State to guarantee these risks on the same terms as the private Companies, the Minister deems it necessary to reply to the objections, which may very naturally be made to his conclusion in the query, how it happens that the Companies are enabled to make so large profits, and the Government, with all its power of concentration and means of organizing an establishment on a great scale should be unable even to undertake the risks without loss at the same premium? His conclusions are, unfortunately, against the credit and fair dealing of the Companies. He throws out something more than inuendoes, that the Companies more readily accept assurances than pay losses; that they make but little enquiry into the values at the time of making the insurance, but are strict enough when the period of payment arrives; that rather than incur the vexations and delays of litigation, the unfortunate assured readily enters into a compromise, and agrees to a large deduction from the amount of his claim; and, lastly, that the Companies accept only the good, and refuse the bad risks.

Without admitting the justice of all these charges of the Minister against the Companies, of which no proof is adduced by him, the

force of his remark must be acknowledged, that the Government would not have the same power of either refusing payment in doubtful cases, or of selecting only the best class of risks. It is almost certain, that the public, without going much into detail, would charge with bad faith a Government which even availed itself of the same justice which is accessible to all its subjects, and that having the monopoly in its hands, and compelling every one to assure, it would never be at liberty to tax one portion of the people and exclude them from the benefits which are open to others. To what extent this admission of all classes of risks would increase the average of the premiums, is an important question, to which, perhaps, an answer might be found by analyzing the returns which are in the possession of those States in which similar institutions have been carried on by the Governments.

In order to prove the small profit which is really made from Insurance itself by the Companies, independent of the other sources of profit to which he has alluded, the Minister gives some details of the Assurance Companies of Belgium.

The number of Proprietary Assurance Companies in Belgium, authorised since 1830, is 12, of which 8 only were carrying on business at the date of this Report. According to the returns for 1848, furnished to Government by 7 of the principal of these Companies, the total risks insured by them amounted to £57,128,424.

The premiums received on the above sum = £49,278 (average 85 per Losses in the year 1848 £26,881 1000.)
Expenses, Commission, &c. 17,028 43,909

Net profit of 7 Companies 5,369 (nearly 11 per cent. on the premiums.)

The total profit divided amongst these Companies was £13,090, the difference arising from the advantageous investment of their disposable funds.

Taking the balance of each Company separately, three only were found to have produced a surplus; in the other four, the losses and expenses exceeded the amount of premiums received.

Without proceeding further into the general arguments which the Minister employs to show the inutility or the risk of Government Assurance, we may conclude with the general summary of his decision.

He is compelled to believe that the hope of finding in them a source of profit or revenue of any consequence to the State, is a delusion which ought to be given up, and that both in a moral and political point of view the inconveniences and dangers resulting from the system are greater than the good it can be expected to produce.

Project of Law—Deferred Government Annuities.—This measure, which has been recently proposed by the Minister of the Interior and the Minister of Finance, and sanctioned by the King of the Belgians, contains many articles of very great importance to the labouring population of the Kingdom, and, there can be little doubt, will tend, as in this country, to give all classes an interest in the continuance of order, and the tranquillity of the country. The leading features of the measure are contained in the following Articles:—

Art. 1. A general Institution for the Assurance of Life shall be established, with the guarantee of the State, and under the authority of Government,—to begin operations from the passing of the present law, by granting Deferred Annuities.

Art. 2. Any person, not under 18 years of age, may, by a single payment, purchase a Deferred Annuity, to commence at not less than 10 years from the date of purchase.

Art. 3. A married woman, in order to purchase a Deferred Annuity, must deposit the authority of her husband. In case of the husband's refusal, the Magistrate, after hearing or summoning the parties, or in case of the absence of the husband, may give an authority to the wife. The authority is valid, until its revocation is notified to the Government agent, and all annuities acquired in the meantime belong exclusively to the wife.

Art. 4. The rates are given in a subjoined Table, calculated from the actual mortality, at 5 per cent. interest.

Art. 5. The minimum Annuity is fixed at 24fr. (say £1); the maximum Annuity that can be enjoyed is 1,200 fr. (say £50). The purchase-money subscribed for all Annuities beyond the latter sum, will be forfeited to the State.

Art. 6. Any sum of 5 fr. and upwards, will be received. All sums which are too small for the purchase of a single Annuity, will remain without interest, till subsequent payments permit one to be obtained.

Art. 7. The purchase of the Annuity may be made at the option of the assured, to commence at 55, 60, or 65 years of age. The same party may purchase Annuities beginning at different ages, but on every purchase the period of entering into possession must, necessarily, be fixed.

Art. 8. Every person, depending entirely on his labour for subsistence, and who, previous to the period at which his Deferred Annuity commences, becomes, by the loss of a limb, or an accidental and permanent infirmity, not contracted in the military service, disabled and incapable of providing for himself, shall immediately begin to receive payment of the Annuity he has purchased, provided five years have elapsed, and that the Annuity do not exceed 360 fr. (say £15).

Art. 9. The payments are considered irrevocable, excepting those which a married woman has made, or those which, according to Art. 6, have not become convertible into Annuities. The former may be returned, but without accumulation of interest, to whomsoever has the right to them; but the latter only to the depositors, and in case only of their having arrived at the age beyond which Annuities are not granted.

Art. 10. The families of the assured will have no claim on the fund; but in all cases of extreme poverty, the funeral expenses of those who die, after becoming entitled to the Annuity, will be paid from the fund.

Art. 11. The Annuities are not liable to cease, or to be forfeited, except in certain cases, where they exceed £15.

Art. 12. Every person is permitted to make the payments in the name and for the benefit of a third party; but the Annuities will only be paid to the parties for whose benefit they are subscribed.

Art. 13. The Annuities are paid in monthly instalments by the

Government agents, in the various places where the annuitants reside, and only to those who are residing in the Kingdom.

Art. 14. Every person assured will receive a little book, containing the payments he has made, and the annuities and arrears to which he is entitled.

Art. 15. Royal decrees will determine the form and entries of the book, as well as the mode of proving the age, the residence, and the existence of the assured.

Art. 16. The Fund is to be under the management and direction of a Commission of five members, named by the King.

Art. 17. All receipts shall be paid direct into the Treasury, and an account of the receipts and expenses remitted monthly to the commission.

Art. 18. All available receipts are to be applied by the Minister of Finance in the purchase of the Government Funds, in the name of the Fund.

Art. 19. The accounts of the Fund are to be made up to the 31st of December in every year. The Commission publishes and submits to the control of nine commissioners, selected from the Provincial Councils, a Report and Financial Statement of the Fund.

Art. 20. Each Provincial Council selects, during the ordinary session, one of their members, to examine and verify the accounts of the following year, before the expiration of the first quarter from the close of the year.

Art. 21. All acts and legal documents necessary for carrying into effect the provisions of the present law, are delivered gratis, and free of stamp and registration duty.

Art. 22. During the first five years after the promulgation of this law, the Annuities may be granted, commencing only five years after the date of purchase.

Signed at Brussels, 29th June, 1849, by the King Leopold; and countersigned by the Minister of the Interior, Ch. Rogier, and by the Minister of Finance, Frère-Orban.

GERMANY.—Gotha.—Life Assurance Company for Germany.

The 20th Report of this important Company, the business of which has been continually increasing under the management of Herr G. Hopf, until it has now become the greatest institution of the kind in Germany, contains a complete history of the Company from its foundation to the end of 1848, presented to the member in two tabular forms. They exhibit the progress and condition of the Company for each of the ten years from the commencement, and of the ten last years to 1848, inclusive. If space permitted, it would prove a matter of great interest to reprint the whole of these two sheets; but a comparison of the summary of the different items for the ten years 1829 to 1838, and 1839 to 1848, both inclusive, with a few explanatory notes, must suffice to afford a notion of the complete information respecting the state of their affairs, which is accorded to the proprietors and the assured. We may take occasion in a future number to recur to the excellent reports of this Company, merely expressing a hope that they may prove a model for imitation by some of the older societies in this country, whose history, if publicly recorded in a similar manner, would afford the most valuable aid in illustrating the progress of Life Assurance in Great Britain.

Summary of the Operations of the Life Assurance Company for Germany, in the Decennial Periods, 1829 to 1838, and 1839 to 1848.

	AVERAGE FOR ONE YEAR.				TOTAL from	
	1829 to 1838.		1839 to 1848.		1829 to 1848.	
	Persons.	Amount.	Persons.	Amount.	Persons.	Amount.
I. ASSURANCES.						
1. Proposed	1,391	307,673	1,442	291,924	28,330	5,995,971
2. New Assurances effected	1,065	262,674	1,040	238,437	21,052	5,011,314
3. Assured in the course of the year.	5,154	1,386,700	12,876	2,966,169	180,305	42,528,686
4. Of which, for Terms of Years..	217	70,343	238	66,644	4,552	1,369,871
5. Average Sum on one Life .....	.....	254	.....	230	.....	4,841
6. Average Age of the Assured ..	(Age 43)	.....	(Age 46)	.....	.....	.....
7. Decrease of Assurances:—						
a. Voluntary, by discontinuance of Policies, or expiry of short Assurances.	121	38,149	207	54,784	3,278	929,332
b. By Death	66	16,504	208	48,677	2,738	651,811
Average of each claim ..	.....	250	.....	237	.....	4,869
c. Total Decrease	187	54,653	415	103,461	6,016	1,581,143
8. Actual Mortality — Ratio per cent. to the Assurances.	1·18	1·17	1·58	1·62	27·66	27·85
9. Expected Mortality	70·73	17,825	218·43	51,617	2891·55	694,424
Do. Average for each Claim..	.....	258	.....	237	.....	4,949
10. Deviation of the actual Mortality from that anticipated:—						
a. Above the Expectation ..	1·23	474	4·82	595	60·54	1,068
b. Under the Expectation ..	6·06	1,795	15·35	3,534	214·09	5,329
11. Net Increase in the course of the year.	878	208,021	626	134,995	15,036	3,430,171
12. Existing at the end of 1838 and 1848.	8,779	2,080,210	15,036	3,430,171		
II. RECEIPTS.						
1. Premiums .....	.....	45,486	.....	104,182	.....	1,503,475
2. Entrance Money .....	.....	2,267	.....	.....	.....	.....
3. Interest on Loans .....	.....	4,176	.....	18,425	.....	226,013
Average rate per cent. ....	.....	3·94	.....	3·71	.....	76·48
4. Extraordinary Receipts .....	.....	162	.....	654	.....	8164
5. Total Receipts .....	.....	50,504	.....	123,261	.....	1,737,652
III. EXPENDITURE.						
1. Claims from Deaths .....	.....	15,792	.....	47,618	.....	634,100
2. Assurances fallen due in Lifetime.	.....	.....	.....	.....	.....	1,186
3. Returned Entrance Money ....	.....	697	.....	.....	.....	6,973
4. Dividends to the Assured....	.....	6,210	.....	17,993	.....	210,987
5. Surrendered Policies, &c. ....	.....	278	.....	959	.....	11,533
6. Expenses of Management:—						
a. Commission to Agents....	.....	1,177	.....	2,318	.....	34,952
b. Other charges .....	.....	2,041	.....	3,661	.....	57,023
c. Percentage of Expenses to Total Receipts. ....	.....	6·7	.....	4·91	.....	116·12
7. Extraordinary Expenses ....	.....	53	.....	309	.....	3,614
8. Total Expenditure .....	.....	23,060	.....	72,977	.....	960,368
IV. CLEAR SURPLUS for DIVISION amongst the ASSURED.						
Of which, after five years' retention in the Guarantee Fund, was disposed of as Dividends: Being a per-cent-age of .....	.....	6,659	.....	17,817	.....	211,462
V. TOTAL LIABILITIES at the end of 1838 and 1848, consisting of,	.....	274,439	.....	777,276	.....	350
1. Outstanding claims .....	.....	9,892	.....	21,747	.....	.....
2. Premiums paid in advance .....	.....	20,185	.....	38,298	.....	.....
3. Value of existing Policies .....	.....	189,373	.....	585,773	.....	.....
4. Guaranteed Fund .....	.....	54,989	.....	131,459	.....	.....
VI. SECURITIES at the end of 1838 and 1848.						
1. Cash in hand .....	.....	2,724	.....	2,612	.....	.....
2. Mortgages .....	.....	259,148	.....	732,991	.....	.....
3. Advances on Policies .....	.....	1,311	.....	19,470	.....	.....
4. Interest due .....	.....	2,330	.....	9,169	.....	.....
5. Balances due by Agents .....	.....	8,414	.....	12,618	.....	.....
6. Value of the Company's freehold .....	.....	511	.....	299	.....	.....
7. Due to the Company .....	.....	511	.....	118	.....	.....

The two last columns contain the sum of the numbers, whether of individuals or amounts, for the last 20 years; and in those cases in which an average is required, must accordingly be divided by 20, thus:—No. 3, under the head of 'Assurances', 180,305, implies that the total number of persons who have been assured from the commencement is equal to that number assured for a single year, or that there have been on the average 9,015 persons assured in the course of each of the twenty years; and the £42,528,686, represents an average of £2,126,434 sums assured in each year. So also No. 5, £4,841, under the same head, implies the sum of the average sums assured on one life in each year, or that the average in the whole 20 years was £242 on each life.

The deviations of the actual mortality above that which was anticipated, being very small in amount, form an item which requires explanation. They occurred in the first decennial period only in the years 1832, 1836, and 1837, and in the second decennial period, only in 1847 and 1848. In all the other years, the deaths being fewer than were to be expected, show a result at the end of each ten years considerably to the advantage of the Society. Thus, in the first decennial period in which 707 deaths were reckoned upon, there occurred in different years 12·8 above, and in other years 60·6 below the estimated number, or a difference of nearly 6·8 per cent. per annum on an average in favour of the society. In the second decennial period, in which 2184 deaths were to be reckoned upon out of the number living, there occurred 48·2 above and 153·5 under the expected number, or rather more than 4·8 per cent. in favour of the Society. In both cases, the estimated and the actual mortality approximate so closely, in consequence of the former having been computed from the experience of previous societies. The careful improvement of the funds deserves notice, the rate of interest obtained on loans having been increasing every year for the last six years, and in the last year averaging 4 per cent. The guarantee fund in like manner has been steadily improved, and in 1848 exceeded £131,000.

The youngest average of the ages of parties assured was in 1831, soon after the establishment of the Company, when it was under 42 years of age; and the average age gradually increased till in 1848 it was 47 years 4 months.

The greatest number of proposals was in 1847, when they amounted to the large number of 1706. Of this number 1235 were accepted and completed, assuring the sum of £278,300, whilst in the following year, 1848, the proposals decreased to 1151, and the number actually completed to 824, being the smallest number since the year 1830, whilst the mortality in that fatal year was proportionately greater, 325 claims by deaths having occurred when only 290 were expected.

Gotha.—Twenty-ninth Balance Sheet of the Fire Insurance Company for Germany, for the year 1849.—From the following Balance Sheet of the Fire Insurance Company for Germany, for the year 1849, its members will perceive that the Total of the existing Insurances of the past year has amounted to 348,611,898 Thalers (£49,087,400). This was 3,604,610 Thalers (£514,944) higher than the sum insured

in the year 1848. The slowly improving condition of the times, and the circumstances of the country, demanded the most constant and active circumspection in the acceptance of new proposals for Insurance, and vigilant caution in the extension of the business of the company. It was to be regretted that prudence occasionally required even the restriction of its operations. The net receipt of premiums for the year 1849, amounted to 1,122,282 Thalers (£160,326); it exceeded that of the preceding year by 11,994 Thalers (£1,713). The experience of the Company having proved to its disadvantage, required that in various places, as well as for some classes of risks, higher premiums should be demanded. For the numerous losses by fire, of which an accurate specification, contained in schedule B, subjoined to this Balance Sheet, is deposited with every agent for the inspection of the members of the Company, 427,458 Thalers (£61,065) were actually disbursed, and 149,539 Thalers (£21,363) in addition, has been set aside to provide for claims still unsettled. The latter sum includes some disputed claims of former years, and of 1849. It likewise includes a reserve for the possible loss which might arise from the difference of the course of exchange in a realisation of the Credit-Association and Country Paper belonging to the Company, which may be necessary. The total sum paid and reserved in the year 1849, for losses by fire, damages and expenses, amounts to 635,695 Thalers (£90,812); and is 39,634 Thalers (£5,662) less than the similar item in the account for 1848. From these statements it is ascertained that the dividend which the Company is in a position to return to its members, as the profits for the year 1849, amounts to 54 per cent.

The expenses of management of the Company, which are detailed under their respective heads in the schedule C, appended to the Balance Sheet, and which may be inspected at the different agents, amounted to 34,972 Thalers (£4,996). They are covered by the interest obtained on money advanced. By the regulations of the Company, the portions of dividend remaining unclaimed, from the year 1843, have been added to the receipts for the year, and increased them by 1,095 Thalers (£156). Those members of the Company who have not yet claimed their proportion of dividend for the year 1844, are hereby again reminded to receive it, since with the close of the current year, it will in like manner be forfeited by the clauses of limitation. If the results of the Company's financial year, which has just expired, be considered satisfactory, much more is there cause for congratulation when we look back to the unanimity with which, even during the uncertain political position of our Fatherland, the inhabitants of almost all the German States cordially and readily extended their helping hand to each other, on being called upon to afford physical assistance in disasters arising from the misfortune of fire.

RECEIPTS.		£	£
1. The Premiums carried over from the year 1848, amounted, according to the 28th Balance Sheet, to	77,947		
From which deduct for Premiums returned or altered Insurances, as per Schedule A.	247		
		77,700	

2.	For losses, damages, and expenses which remained unsettled, and were written off as Reserve, per 28th Balance Sheet	£	16,634
3.	The entire receipt of Premium in the year 1849, after deducting commission to agents, amounts, as per Schedule A, to	£	160,328
4.	The Interest due in this year (no arrears of which exist), amounts to	£	5,279
5.	From profit on the course of exchange, a receipt arises of	£	77
6.	For lapsed Dividends of the year 1843	£	156
	The aggregate Net Receipts in the year 1849 amounted therefore to	£	260,172
	EXPENDITURE.		
1.	For losses by fire, salvage-outlay, and costs of repairing, &c. :—		
	(a) Arising from the year 1848 and previous years, including £25 loss by the insolvency of an agent, as per Schedule Ba ..	£	2,203
	For payment of Dividends of 1848	£	1,186
	(b) Of the year 1849 as per Schedule Bb ..	£	61,065
2.	For current expenses, as per Schedule C	£	4,996
	RESERVE.		
1.	For outstanding losses, damages, expenses, &c., and others not yet reinstated of 1849 and previous years, as also for commission and portions of the dividend	£	21,363
2.	To cover the risk of Insurances, extending into future years	£	77,519
		£	98,882
	Leaving a clear Surplus of	£	168,332
	Which upon £170,077 (the sum participating in the profits of this year as per Schedule A), gives a Dividend of 54 per cent.	£	91,840
	The aggregate sum of the Insurance Contracts in force in the year 1849, reached	£	49,087,400
	That of Insurances paid in advance for future years	£	967,112
	Of which, for 1849	£	676,763
	„ for 1850	£	290,349

The specific schedules, A, B, C, of this account, are deposited with the agents of the company for the inspection of the members.

Gotha, 15th March, 1850.

Becker, J. Nagel, F. Arnoldi, C. A. Scheibner,
Director. Manager. Cashier. Bookkeeper.

It is hereby witnessed, that the items specified in this 29th Balance Sheet for 1849, viz. :—

£77,519 Premium carried over for the year 1850 to 1856.

21,363 Reserved for the settlement of all reported losses, expenses and damages for 1849, &c., and for others not yet entirely reinstated.

91,840 Surplus of the year 1849.

190,722	But exclusive of,—
	£2,431 for unclaimed dividends of former Balance Sheets.
	224 for returns of premium not yet paid.
2,655	—
193,377	in total amount, are in disposable securities, viz.:—
144,036	Monies advanced at interest on good security, and with the approval of the directors.
30,012	Credits in the hands of the agents and bankers.
16,325	Cash in hand and bills running.
2,829	For the Company's premises.
175	For the Company's furniture.
193,377	Being in amount, as above, in addition to which there is,
714	Security from the manager.
2,857	Security from the Cashier.

All have been examined in the present audit, and are detailed in the mortgage deeds belonging to the Company; they are found to be correct, and the accounts of expenses have been compared with the proper vouchers.

After a subsequent careful revisal of the items and castings of the bank books, and of the balance sheets, this Account is passed by us as correct.

Gotha, 4th April, 1850.

The Committee of Audit:

Chr. Heinr. Wellendorf, of Arnstadt.

F. A. Morgenroth, of Erfurt.

C. G. W. Trebsdorf, Special-Auditor.

We acknowledge the preceding 29th Balance Sheet of the Fire Insurance Company for Germany as correct, proved by the audit which it has passed. It will be forwarded to every member of the Company. At the present meeting of Governors, Hr. Hofrath Becker has been re-elected, as Director of the Bank for one year, from the 1st July, 1850, to the same date of 1851, and Hr. Adolph Matthäi as his representative.

Gotha, 18th April, 1850.

The Governors of the Fire Insurance Company for Germany.

Werneburg, } Heinr. Lucas, Representative of the Governor at Arnstadt.
Chairman. } Wilh. Hoffman, Governor at Erfurt.
 } Georg. Zichner, Governor at Gotha.

BERLIN.—*Fire Engine Establishment.*

The improvement of the Fire Engine Establishment is occupying the attention of the city authorities and the police; in its present form it is very defective; but, were it more complete, the insufficient water supply of Berlin would still prove an insurmountable obstacle to any decided improvement. The open tubs of water that stand about the city at certain points, ready to be dragged if wanted to the spot, are miserable substitutes for mains and pipes; and as they are not emptied or changed for months together they become green and stagnant, and seem intended to increase the variety of villainous smells that put Berlin, though so much better built, on a bad equality with Cologne. A fire near the river may be got under if the engines arrive within an hour or two of its breaking out, which is not to be depended on, as a

case lately occurred when they appeared just three hours after all the danger was over ; and any fire within the power of a few buckets from the next pump to subdue it may also be conquered ; but for most fires little can be done save to let them burn out and trust to the stout party walls to prevent them spreading. As long as the city is so ill supplied with water the evil is beyond any organization of the engine department to remedy completely. But an alteration is proposed in the manner of giving the alarm that will be very desirable. The present practice is that of the middle ages, and might do for a village, but in a great capital is ridiculous. The old watchmen, who are joint guardians of the night with the new police—the new and the old existing side by side—are provided with horns, and if one of them blows the hideous note of alarm, it is taken up by one after the other over the whole city, no matter how distant the point of danger. If the sleeping inhabitants of Sloane-street were all roused because there was a house on fire in Whitechapel, it would be the parallel case in London. Even this, if it answered any purpose, might be tolerated, but the crowning absurdity of the thing is, all the noise in every quarter gives no guide to where help is required. If you stop one of the ancient officials while blowing his hardest, pouring all the breath that *schnaps*, long vigils, and 50 years' service have left him, through his horn, and ask, naturally enough where the fire is, a stolid "*wees'-nit*" is the invariable answer, and that given in a half angry tone, as if he were disturbed by your being "*so superfluous*" as to put a question on a matter so perfectly indifferent to him ; it is his business to blow when he hears others blow, and the whole city having been alarmed, nobody informed and nothing expedited, the objects of the police regulation are accomplished. But it is now discovered that this mode of giving warning of a fire is "*unpractical*," and several others are proposed ; they may all easily be better, and fortunately none can be worse than the present one.—*Correspondent of the Times*, 19th June, 1850.

EAST AND WEST INDIES.—Return to an order of the House of Commons, dated 8th March, 1850, for a Return of the Mortality from disease among the European Troops in Her Majesty's Service in the East and West Indies, respectively : showing the number of deaths per cent. on the whole force employed in each year, from 1840 to 1848, both inclusive.

Years.	EAST INDIES.			WEST INDIES.		
	Strength.	Deaths from Disease.	Ratio per cent. on Strength.	Strength.	Deaths from Disease.	Ratio per cent. on Strength.
1840	19,551	1,441	7.37	5,783	389	6.72
1841	21,635	1,477	6.82	5,370	530	9.86
1842	26,342	2,588	9.83	5,301	238	4.48
1843	28,047	2,154	7.67	5,246	286	5.47
1844	26,345	1,480	5.61	4,266	217	5.08
1845	26,392	2,205	8.35	4,513	216	4.78
1846	25,195	1,899	7.53	4,733	144	3.04
1847	25,356	1,165	4.59	3,550	106	2.98
1848	23,444	930	3.96	3,981	230	5.77
Mean	24,701	1,704	6.86	4,749	262	5.35

Deaths which occurred in Hospitals in consequence of wounds are not included in the above Return; of such during the 9 years (from 1840 to 1848 inclusive) there were 370 in Bengal, 39 in Bombay, 2 in Madras, and 4 in the West Indies.

The highest mortality in the East Indies was in 1842, 9.82 per cent., and the lowest in 1848, 3.96 per cent. In the West Indies the highest rate was, in 1841, 9.86 per cent., and the lowest, in 1847, 2.98 per cent. It is gratifying to notice that, in both climates, the last five years of the period, compared with the first five years, exhibit a decided diminution in the mortality observed. In the East Indies the average mortality, from 1840 to 1844 inclusive, was 7.46 per cent.; and from 1844 to 1849 inclusive, 6.01 per cent. In the West Indies, also, the average mortality in the same period was respectively 6.32 and 4.83 per cent., confirming not only the observations of Col. Tulloch, as to the improvement lately observed in the West Indies, but even pointing out how the general notions which prevail as to the relative salubrity of the two climates, may be reversed by the selection of suitable stations and other sanitary measures, quite within the controul of the authorities.

BOMBAY.—(From the *Bombay Times*), *Mortality amongst Europeans in the Bombay Army for 8 years from 1841 to 1848 inclusive.*—“Subjoined is a Table of very great interest of the amount of casualties and nature of the diseases causing death in the Bombay army for the last 8 years. The difference of salubrity in different districts, as well as in different years, is remarkable. The deaths which, during the past 8 years, averaged close upon 6 per cent. throughout the Presidency, amounted, in 1848, the healthiest year, to little more than $2\frac{1}{2}$ per cent., while in 1842 it was close on 9 per cent., and in 1844 exceeded $7\frac{1}{2}$ per cent. Again, taking difference of space instead of time, we find the same surprising diversities. At Kirkee, which seems the most healthy station in the Presidency, the mortality has been under 3 per cent.; while at Deesa, Belgaum, and Poona, it has been under $3\frac{3}{4}$ per cent. The recent salubrity of Scinde has made up for its former unhealthiness, and though, on the 8 years it gives us the high average of 12 per cent., it falls short of the Presidency, where it is close on $12\frac{1}{2}$ per cent. In Scinde during the years 1844, 1845, and 1846, the mortality was no less than 18, 19, and 16 per cent.; in 1847 it sunk at once to 1.94, and in 1848 is no more than 2.54 per cent. On an examination of the returns for Bombay, we find a per centage of 19 for the year 1842, when malignant fever got amongst European troops, and H.M.’s 17th suffered so fearfully. The following year H.M.’s 86th and 28th suffered from cholera, and the mortality is 18 per cent.; we forget what special sickness prevailed in 1844, but the mortality for this year continues as high as 15 per cent. The two past years seem every where distinguished for their salubrity, and our averages sunk accordingly to 6 and $5\frac{1}{2}$ per cent.”

“The lowest average we find anywhere is that of Mhow, for 1844, where we have only 1.06 per cent. of mortality; next to this is Kirkee, for 1843 and 1847, where we have 1.62, and 1.26 per cent. respectively. During 1847 and 1848, Belgaum goes down to 1.47 and 1.36; and Ahmednugger to 1.59, and 1.80 per cent. respectively. To make the table complete nearly all we want is a set of copious annotations,

in reference to the state of the climate for the various years examined, and of the particular circumstances in the management or the accommodation of the troops, which seem to bear on their health and longevity. Under the first head we want to know the pressure, the heat, the fall of rain, and the humidity of the atmosphere, &c. The other matter might, even for the past, now be cleared up, and were the attention of the officers at the various localities enumerated in the returns to be collected on the subject, they might be able to say what was the effect, as at Poona, of the system introduced by Sir T. Wilshire of making European soldiers take air and exercise instead of confining them day by day to their barracks; what the consequence of gardens at Ahmednugger, Kurrachee, and Belgaum; of soldiers' libraries, or reading rooms, where these had been brought into existence; of the use of malt liquor in the place of ardent spirits, or the substitution for either of these of beverages which "cheer but not inebriate." Enquiries such as these meet the desires of the most rigid utilitarian; they do not only give us facts for reflection, theory, or speculation, which may or may not be of benefit—they provide for us the foundations on which a sound sanitary system for our troops might be based, affording facts and principles which might at once be reduced to practice."

In presenting to the readers of the *Assurance Magazine* the summary of the facts recorded, our object is to show the comparison of the sanitary condition of the different districts and the classes of diseases which have most prevailed on an average. It is considered, that as the same general system may be presumed to be established, the health of the troops being under efficient medical superintendence, and the army composed of men of the same average age and character, the results will fairly show the effects of the climate upon the European constitution under similar circumstances. It has not been deemed necessary to give the actual mortality in each year, nor the actual admissions into hospital at the different stations in each year; but merely the average strength and the proportions of admissions into hospitals and the deaths for each of the 8 years, from which the true numbers may be calculated if necessary.

	Average strength	Annual Ratio of Admissions to strength per cent.	Annual Ratio of Deaths to strength per cent.	Average	Annual Ratio of Admissions to strength per cent.	Annual Ratio of Deaths to strength per cent.	Average	Annual Ratio of Admissions to strength per cent.	Annual Ratio of Deaths to strength per cent.			
1841.												
1842.												
Poona	2,025	298.17	4.44	2,127	295.95	6.39	2,023	279.73	3.55			
Kirkee	701	195.	2.28	635	159.05	6.29	678	128.90	1.62			
Deesaa	895	200.78	2.23	1,067	222.11	2.71	1,091	161.68	2.84			
Belgaum	560	960.17	5.35	643	191.91	5.28	1,023	178.10	3.71			
Mhow ....	.....	.....	.....	107	326.16	12.14	103	229.12	5.82
Ahmednugger	529	308.50	4.34	403	257.81	4.71	610	224.68	3.28			
Bombay	996	357.12	13.85	826	342.13	19.00	721	381.83	18.16			
*Scinde	1,737	440.81	13.06	3,340	234.49	14.73	2,606	136.45	10.78			

* The average strength in Scinde for 1841, 1842, and 1843, includes H.M.'s troops only.

Foreign Intelligence.

	Average strength	Annual Ratio of Admision to strength per cent.	Annual Ratio of Deaths to strength per cent.	Average	Annual Ratio of Admision to strength per cent.	Annual Ratio of Deaths to strength per cent.	Average	Annual Ratio of Admision to strength per cent.	Annual Ratio of Deaths to strength per cent.
1844.				1845.				1846.	
Poonah	2,026	273.79	2.96	2,252	250.22	5.68	1,935	268.83	3.77
Kirkee	635	181.25	2.04	631	185.92	4.75	639	335.86	2.81
Deesa	941	193.19	2.97	941	186.07	2.86	1,233	156.52	3.56
Belgaum	758	348.54	3.69	870	245.74	4.36	825	208.72	4.48
Mhow	94	221.27	1.06	97	170.10	5.15	.....	211.07	2.23
Ahmednugger	626	2.9.77	9.42	521	208.63	2.11	234	180.08	6.35
Aden.....	.....	.....	.....	.....	.....	.....	236	324.55	8.06
Bombay	575	397.56	16.86	1,116	390.77	19.00	657	234.40	16.47
Scinde	2,138	332.08	18.70	1,494	201.53	19.21	3,703	234.40	16.47
1847.				1848.				Annual Mortality, average for 8 years.	Total Deaths in 8 years.
Poonah	2,368	233.44	2.53	2,257	220.60	2.06	3.89		665
Kirkee	633	249.92	2.84	704	215.34	1.26	2.98		143
Deesa	1,148	149.65	3.74	1,242	182.72	3.46	3.04		264
Belgaum	1,085	194.74	1.47	1,095	157.71	1.36	3.64		236
Mhow ....	.....	.....	.....	.....	.....	.....	*6.18		23
Ahmednugger	439	226.87	1.59	388	243.80	1.80	3.68		152
Aden.....	852	166.54	4.22	582	176.46	2.28	4.26		64
Bombay	807	215.61	6.44	575	208.69	5.56	12.49		794
Scinde	1,875	148.58	1.94	2,044	149.26	2.54	21.18		2,385
									4,726

Annual Average of Deaths per Cent. throughout the Presidency.

Year.	Average Mortality.	Year.	Average Mortality.
1841	6.43	1845	7.01
1842	8.90	1846	5.96
1843	6.22	1847	3.09
1844	7.26	1848	2.53
Mean....	7.20		4.65

Total Deaths in Eight Years, with Proportions dying by different Diseases.

	Deaths.	Proportion per cent. of strength.
Cholera	1,163	1.69
Diarrhoea and Dysentery	1,461	2.13
Delirium Tremens	69	.10
Fevers	960	1.40
Hepatic Diseases	326	.47
Inflammations	71	.10
Wounds	79	.11
Other diseases	597	.87
[†] Total	4,726	6.87
Total strength in Eight Years	68,737	

* Four years only.

† Three years only.

† Out of these 4,726 deaths, 2,385 occurred in Scinde, and 1000 of them amongst H.M's troops in 1841, 1842, and eight months of 1843.

Census of Bombay.—In the Supplement to the Bombay Government Gazette, published Tuesday, 15th January, 1850, appears the following Notification:—General Department.—The Right Hon. the Governor in Council is pleased to direct the publication of the annexed statement, showing the result of a Census of the population of Bombay and Colaba, taken on the 1st May, 1849, and the Reports of which were received originally on the 25th July, and finally on the 29th September last.

By order of the Right Hon. the Governor in Council,

J. G. LUMSDEN, Secretary to Government.

Bombay Castle, 10th Jan., 1850.

Statement showing the relative numbers of Young, Adult, and Aged Persons of the different persuasions, compiled from the data furnished by Captain Baynes.

Names.	UNDER 14 YEARS.				UNDER 51 YEARS.			
	Males.	Females.	Total.	Proportion of Fem. to 100 Males.	Males.	Females.	Total.	Proportion of Fem. to 100 Males.
Jaen, Lingaet, or Boodhist.	200	248	448	124	797	495	1,292	60
Brahmins and other Castes of Hindoos.	20,173	12,107	32,280	60	153,137	73,999	207,136	48
Mussulmans	11,312	10,727	22,039	84	57,918	28,064	85,982	48
Parsees	13,496	13,437	26,933	99	39,192	32,325	71,517	82
Jews	158	142	300	89	371	304	675	81
Native Christians ..	790	872	1,662	110	3,804	1,620	5,424	42
Indo Europeans ..	894	802	1,696	89	2,924	1,732	4,656	59
Pure Europeans ..	289	223	512	77	3,109	1,325	4,434	42
Seedee or Negro Africans.	54	30	84	55	664	91	755	13
Other Castes	859	959	1,818	111	2,853	1,895	4,748	67
	48,225	39,517	87,772	82	264,769	141,850	406,619	53.5

Names.	UNDER 81 YEARS.				Grand Total.	Proportion of Youths to Total	Proportion of Adults to Total	Proportion of Aged to Total
	Males.	Females.	Total.	Proportion of Fem. to 100 Males.				
Jaen, Lingaet, or Boodhist.	86	76	162	88	1,902	23.5	67.9	8.5
Brahmins and other Castes of Hindoos.	23,669	13,846	37,515	58	206,931	17.8	69.7	12.6
Mussulmans	8,119	8,005	16,124	98	124,155	17.7	69.4	12.9
Parsees	8,279	7,969	16,248	90	114,698	23.4	62.3	14.1
Jews	83	74	157	89	1,132	26.5	59.6	13.8
Native Christians ..	216	154	370	71	7,456	22.2	72.7	4.9
Indo Europeans ..	225	173	398	76	6,750	25.1	68.9	5.8
Pure Europeans ..	97	45	142	46	5,088	10.0	87.1	2.7
Seedee or Negro Africans.	21	29	50	138	889	9.4	84.9	5.6
Other Castes	291	261	552	89	7,118	25.5	66.7	7.7
	41,086	30,632	71,718	74.5	566,119	15.5	71.8	12.6

COAST OF AFRICA.—Return of the Mortality per cent. amongst the officers and crews of Her Majesty's Ships, employed on

the Coast of Africa, in each year from 1840 to 1848, both inclusive.

Years.	Number of Deaths.	Mortality per cent.	Years.	Number of Deaths.	Mortality per cent.
1840	35	4·1	1845	128	5·
1841	85	7·9	1846	98	3·3
1842	72	5·4	1847	81	2·5
1843	27	2·1	1848	63	2·2
1844	49	2·8	Mean	80	3·9

MISCELLANEA.

The Diseases of Tradesmen.—A curious work, from which, as it is probably seldom seen, we propose to make occasional extracts, to show the early notions which prevailed before more scientific enquiries were instituted on subjects affecting life and health, was published in 1705, entitled, “A Treatise of the Diseases of Tradesmen, shewing the various influence of particular trades upon the state of health; with the best methods to avoid or correct it, and useful hints proper to be minded, in regulating the cure of all Diseases incident to Tradesmen, written in Latin by Bern. Ramazzini, Professor of Physick at Padua, and now done into English, 1705.” The preface itself contains, in the quaint language of the translator, the object and intention of the author.

“In the meantime I hope all candid physicians will excuse my imperfections upon the consideration that all trades are not followed and practised in one city or country, there being divers trades according to the variety of countries that may give rise to diseases. The shops or workhouses of Tradesmen are the only schools in which we can find any satisfactory knowledge of these matters; and out of these places I have endeavoured to pick whatever might best please the taste of the curious, and chiefly indeed to suggest such cautions as may serve to prevent, and cure the diseases to which tradesmen are usually subject. When a physician therefore is called to visit one of the poorer and meaner sort of people, I would advise him not to clap his hand to the pulse as soon as he comes into a room, without inquiring into the circumstance of the patient, nor to stand as ‘twere in a transient posture, to prescribe where the Life of Man is concerned; but to sit down by the patient, let the place be never so sorry, and carefully interrogate him upon such things, as both the precepts of our art, and the offices of piety require us to know. The oracle of the Divine Head of our order informs us, that when a physician visits a patient, he ought to inquire into many things by putting questions to the patient, and the bystanders. *When you come to a sick Person, says Hippocrates, it behoves you to ask what uneasiness he is under, what was the cause of it, how many days he has been ill, how his belly stands, and what food he eat?* To which I’d presume to add one Interrogation more; namely, *what trade he is of?*”

The Diseases of Metal-diggers:—“Now the diseases that Metal-diggers and other such like artificers are liable to, are for the most part a difficulty of breathing, pthisick, apoplexy, palsy, cachexy, swellings of the feet, falling of the teeth, ulcers in the gums, pains and tremblings in the joynts, so that upon the whole, their lungs and brain are affected; but especially the lungs, which suck in the mineral spirits along with the air, and so receive the first onset; after which the same spirits, admitted within the verge of life and mingled with the blood, corrupt and taint the natural temperament of the brain, and the nervous juice from whence spring the tremblings, stupidity, and other disorders above mentioned. Hence is it that those who dig minerals in the mines are but short liv’d; and the women who marry ‘em have the opportunity of matching several husbands; for Agricola is witness, that near the mines of the Carpathian